

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

ROBERT BERNATOVICH

Debtor(s)

Case No. 19-12562-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/22/2019.
- 2) The plan was confirmed on 11/06/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/03/2024.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,970.00.
- 10) Amount of unsecured claims discharged without full payment: \$19,368.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$35,050.00
Less amount refunded to debtor	\$118.75

NET RECEIPTS: **\$34,931.25**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,084.31
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,084.31**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK (USA) NA	Unsecured	908.00	908.22	908.22	475.48	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	972.00	941.41	941.41	492.82	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	2,160.00	2,160.71	2,160.71	1,131.11	0.00
CITY OF PHILADELPHIA (LD)	Secured	252.22	255.83	255.83	255.83	0.00
COMCAST	Unsecured	530.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	1,502.00	1,539.47	1,539.47	805.90	0.00
ENHANCE RECOVERY CO	Unsecured	428.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OMAHA	Unsecured	NA	1,083.61	1,083.61	567.24	0.00
FIRST NATIONAL BANK OMAHA	Unsecured	1,083.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK/LEGACY	Unsecured	940.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	1,490.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,490.48	1,490.48	780.27	0.00
LVNV FUNDING LLC	Unsecured	2,586.00	3,197.13	3,197.13	1,673.65	0.00
LVNV FUNDING LLC	Unsecured	NA	1,168.41	1,168.41	611.62	0.00
LVNV FUNDING LLC	Unsecured	NA	410.47	410.47	214.90	0.00
LVNV FUNDING LLC	Unsecured	NA	570.70	570.70	298.77	0.00
MERRICK BANK	Unsecured	985.00	975.85	975.85	510.83	0.00
PHH MORTGAGE SERVICES	Secured	74,412.00	74,419.07	610.70	610.70	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,275.00	2,274.63	2,274.63	1,190.73	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,382.00	6,344.37	6,344.37	3,321.24	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,792.00	1,792.08	1,792.08	938.11	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	829.00	829.90	829.90	434.42	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	510.00	510.31	510.31	267.14	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,229.00	3,267.86	3,267.86	1,710.68	0.00
TD BANK USA NA	Unsecured	304.00	494.58	494.58	258.88	0.00
USCB CORP	Unsecured	621.00	NA	NA	0.00	0.00
VALLEY NATIONAL BANK	Secured	10,210.00	10,399.02	11,296.62	11,296.62	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$610.70	\$610.70	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$11,552.45	\$11,552.45	\$0.00
TOTAL SECURED:	\$12,163.15	\$12,163.15	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$29,960.19	\$15,683.79	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,084.31</u>	
Disbursements to Creditors	<u>\$27,846.94</u>	
TOTAL DISBURSEMENTS :		<u>\$34,931.25</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/19/2024

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.